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MEDICARE NEWS

FOR IMMEDIATE RELEASE October 17, 2005

MEDICARE PROVIDES TOOLS TO HELP LOCAL PARTNERS PREPARE BENEFICIARIES FOR MEDICARE PRESCRIPTION DRUG COVERAGE

Prescription Drug Plan Finder Newest Tool

Medicare partners will have additional resources available to help them inform and educate people about the new prescription drug coverage, including a new Prescription Drug Plan Finder, well before enrollment begins on November 15. Soon, beneficiaries and their family members will be able to use these tools to make better decisions about their Medicare drug coverage.

"We are working with our 140 community-based networks and nearly 10,000 partners, and we are providing many different ways for people with Medicare to get help, as they take steps toward getting prescription drug coverage in the weeks ahead," said Mark B. McClellan, M.D., Ph.D., Centers for Medicare & Medicaid Services (CMS) administrator. "People do not need to make a decision now – they can't sign up for a plan for another month and they can get coverage on January 1 as long as they enroll by December 31, 2005. As we get closer to the time to enroll, the new tools will help people make those decisions."

The Prescription Drug Plan Finder, available at www.medicare.gov, is just one of the new resources CMS is now using to help train local partners, such as the State Health Insurance Assistance Programs, senior centers, faith-based organizations and others who will be assisting beneficiaries in learning more about and enrolling in drug plans later this year. The tool will ask questions based on the coverage beneficiaries have now to provide them with tailored plan comparison information based on what is most important to them, including cost, coverage and convenience. Beneficiaries can also get personalized information on particular plans that they think may be a good fit for them. Medicare beneficiaries who don't use the Internet will be able to get the same information by calling 1-800-MEDICARE (800-633-4227).

The Plan Finder will ultimately let people check to see if they qualify for extra help paying for a Medicare drug plan, if their employer or union is continuing their current drug coverage or if they are already enrolled in a Medicare Advantage or other Medicare Health Plan or in a Medicare drug plan. As of today, not all of the data is in the plan finder, since the deadline for many employers to submit their applications is Oct. 31 and some applications for those beneficiaries applying for extra help have not been finalized. Drug plans may also update their price and other benefit information as the enrollment period draws closer.

Other resources that partners are receiving training on include:

- Specific brochures and publications to help people with Medicare learn more about prescription drug plans, how to compare plans, and how to apply for the extra help, such as the "Getting Started" brochure; www.medicare.gov/Publications/Pubs/pdf/11146.pdf
- The Medicare Prescription Drug Plan Cost Estimator which provides beneficiaries with an example of potential savings they can anticipate with Medicare Prescription Drug coverage; www.medicare.gov/medicarereform/MPDP_Cost_Estimator.asp
- The soon-to-be released BenefitsCheckUpRx, developed by the Access to Benefits Coalition, for people with Medicare, an online service that will help people assess current prescription drug coverage, find out what part of the new Medicare coverage someone is likely eligible for, tell them what their rights and options are based on their situation, and then help people take the next step, including enrollment in a Medicare Prescription Drug Plan if that is the right decision for them individually;
- A Landscape of Local Plans that shows the Medicare plans that offer drug coverage in a beneficiary's area including basic information to help them consider the cost, coverage, and convenience of the plan; www.medicare.gov/medicarereform/map.asp
- The Formulary Finder which allows a user to enter a typical combination of drugs used by people with a certain condition to find out which plans in an area have formularies that cover these drugs; www.Plancompare.medicare.gov/formularyfinder/stateselect.asp and
- The *Medicare & You 2006* Handbook, currently being mailed to more than 38 million Medicare households, which provides a summary Medicare benefits, rights and protections and answers to the most frequently asked questions about Medicare, including information about the new prescription drug coverage.

"It's important for us to make these resources available now to all of our local partners and train them on how they can use the resources to help beneficiaries enroll in a drug plan beginning next month," said Dr. McClellan. "Beneficiaries need to be as confident in the information they have available to them as they are in their decisions once they begin to enroll.

"Everyone will be able to make an informed choice about a plan that is a good fit for them, based on what they personally think is important," said Dr. McClellan.

"These state of the art, web-based decision-support and enrollment tools are essential to empowering 42 million consumers to make wise choices about Medicare Part D," said James Firman, president of the National Council on Aging and the chair of the Access to Benefits Coalition. "Many consumers will be able to use these tools themselves and others will get the help they need through the thousands of community organizations that are partnering with CMS."

Medicare beneficiaries across the U.S. will be able to choose among prescription drug plans where the deductible is below the standard \$250. Beneficiaries in all states except Alaska will be able to find plans with premiums below \$20 a month and in many states, will find options with plans offering premiums significantly lower.

Enrollment for Medicare's prescription drug coverage runs from November 15 through May 15, 2006. Coverage begins on January 1 if a beneficiary enrolls before then. After that, coverage begins on the first of the month after a beneficiary enrolls.

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